

# United States Bankruptcy Court

For the NORTHERN District of IOWA

FILED  
U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF IOWA  
SEP 19 1991

BARBARA A. EVERLY, CLERK

IN RE:

JANET E. OLSON,  
Debtor.

DISCOVER CARD SERVICES,  
INC.

Plaintiff

v.

JANET E. OLSON,

Defendant

Chapter 7

Case No. L90-01873C

Adversary Proceeding No. L91-0012C

## JUDGMENT

This proceeding having come on for trial or hearing before the court, the Honorable  
**MICHAEL J. MELLO**, United States Bankruptcy Judge, presiding, and  
the issues having been duly tried or heard and a decision having been rendered.

[OR]

☒ The issues of this proceeding having been duly considered by the Honorable  
**MICHAEL J. MELLO**, United States Bankruptcy Judge, and a decision  
having been reached without trial or hearing, pursuant to stipulated order

### IT IS ORDERED AND ADJUDGED:

That the debt of Janet E. Olson to Discover Card Services, Inc.,  
dba Discover Card, in the amount of \$5,500.00 is determined to be  
nondischargeable.

IT IS FURTHER ORDERED that Discover Card Services, Inc., dba Discover Card  
have and recover judgment against Janet E. Olson for the principal sum of  
\$5,500.00, together with interest thereon at the rate of 10% per annum  
from and after January 24, 1991, and for the costs of this action.



RECORDED: Vol. III  
Page 54

BARBARA A. EVERLY

Clerk of Bankruptcy Court

[Seal of the U.S. Bankruptcy Court]

Date of issuance: September 19, 1991

By:

*Michael J. Mello*  
Deputy Clerk

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF IOWA

FILED  
U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF IOWA

SEP 19 1991

IN RE: :  
JANET E. OLSON, : CASE NO. L90-1873C BARBARA A. EVERLY, CLERK  
Debtor. : Chapter 7  
----- :  
DISCOVER CARD SERVICES, INC., :  
Plaintiff, : Adversary No. L-91-0012C  
vs. :  
JANET E. OLSON, : ORDER DETERMINING DEBT  
Defendant. : TO BE NONDISCHARGEABLE

The Complaint of Discover Card Services, Inc., d/b/a Discover Card, seeking determination of the dischargeability of its debt against Janet E. Olson, the Debtor, comes on before this Court by this stipulated Order. Pursuant to the same, it is

ORDERED, ADJUDGED AND DECREED that the debt of Janet E. Olson to Discover Card Services, Inc., d/b/a Discover Card, in the amount of \$5,500.00, hereby is determined to be nondischargeable.

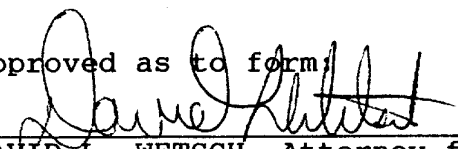
IT IS FURTHER ORDERED, ADJUDGED AND DECREED that Discover Card Services, Inc., d/b/a Discover Card, have and recover judgment against Janet E. Olson for the principal sum of \$5,500.00, together with interest thereon at the rate of 10% per annum from and after January 24, 1991, and for the costs of this action.

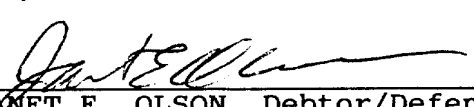
  
U. S. BANKRUPTCY JUDGE

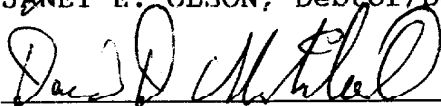
OLSON, JANET E.  
Case No. L90-01873C  
Adv. No. L91-0012C  
Order Determining Debt to be Nondischargeable

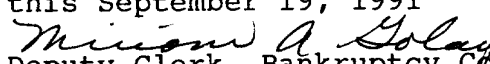
Page Two

Approved as to form:

  
\_\_\_\_\_  
DAVID L. WETSCH, Attorney for Plaintiff

  
\_\_\_\_\_  
JANET E. OLSON, Debtor/Defendant

  
\_\_\_\_\_  
DAVID D. MITCHELL, Attorney for  
Debtor/Defendant

Copy (w/judgment) to:  
David L. Wetsch, Atty for Plaintiff;  
David Mitchell, Atty for defendant;  
U.S. Trustee  
this September 19, 1991  
  
Deputy Clerk, Bankruptcy Court  
PO Box 74890  
Cedar Rapids, IA 52407

Prepared and submitted by:  
David L. Wetsch, #483-70-1190

**United States Bankruptcy Court**

**OCT 8 1991**

NORTHERN

District of

IOWA

BARBARA A. EVERLY, CLERK

**In re**

Bankruptcy Case No. L90-1873-C

JANET E. OLSON

## Debtor

DISCOVER CARD SERVICES, INC.

Plaintiff

Adversary Proceeding No. L-91-0012-C

JANET E. OLSON

Defendant

## BILL OF COSTS

Notice is given that the following Bill of Costs will be presented to the bankruptcy clerk at the following place and time:

Address	Room
800 The Center, 425 Second St. SE	800
P. O. Box 74890	Date and Time
Cedar Rapids, IA 52407	10-16-91 11:00 a.m.

Judgment was entered in the above entitled action on 09-19-91 against Janet E. Olson.  
(date) (date)

The clerk of the bankruptcy court is requested to tax the following as costs:

Fees of the clerk .....	\$	<u>120.00</u>
Fees for service of summons and complaint .....	\$	_____
Fees of the court reporter for any and all part of the transcript necessarily obtained for use in the case .....	\$	_____
Fees and disbursements for printing .....	\$	_____
Fees for witnesses (itemized on reverse) .....	\$	_____
Fees for exemplifications and copies of papers necessarily obtained for use in this case .....	\$	_____
Docket fees under 28 U.S.C. § 1923 .....	\$	_____
Costs incident to taking of depositions .....	\$	_____
Costs as shown on Mandate of appellate court .....	\$	_____
Other costs [Please itemize] .....	\$	_____
	\$	_____
TOTAL	\$	<u>120.00</u>

## DECLARATION

I, attorney for Discover Card Services, Inc. declare under penalties of perjury that the  
(name of party)

foregoing costs are correct and were necessarily incurred in this action, that the services for which fees have been charged were actually and necessarily performed, and that a copy of this Bill of Costs was mailed this day with postage fully prepaid to:

Name and Address of Judgment Debtor

Janet E. Olson  
1009 First Avenue, South  
Estherville, IA 51334

October 4, 1991

Date \_\_\_\_\_

DAVID L. WETSON *Signature of Attorney*

COSTS ARE TAXED IN THE FOLLOWING AMOUNT AND INCLUDED IN THE JUDGMENT. \$ 120.00

*Clerk of the Bankruptcy Court*

Date \_\_\_\_\_

~~Deputy Clerk~~

Recorded: Vol.III

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IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF IOWA

---

IN RE: :  
JANET E. OLSON, : CASE NO. L90-1873C  
Debtor. : Chapter 7  
----- :  
DISCOVER CARD SERVICES, INC., : ADVERSARY NO. L-91-0012C  
Plaintiff, :  
vs. :  
JANET E. OLSON, : AFFIDAVIT  
Defendant. :

---

FILED  
U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF IOWA  
OCT 8 1991  
CAROL A. EVERLY, CLERK

STATE OF IOWA )  
 ) ss  
COUNTY OF POLK )

I, David L. Wetsch, being first duly sworn on oath, depose and state as follows:

1. I am the attorney for Discover Card Services, Inc., the Plaintiff in an adversary proceeding filed in the United States Bankruptcy Court for the Northern District of Iowa, captioned, Discover Card Services, Inc., Plaintiff, vs. Janet E. Olson, Defendant, Adversary No. L-91-0012C.

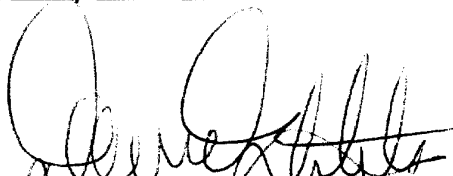
2. I have reviewed the Bill of Costs presented concurrently with this Affidavit and state from my own personal knowledge that the expenses shown on said bill are true and correct and have been necessarily incurred in the case.

3. This Affidavit is given in compliance with Title 28 U.S.C. Section 1924.

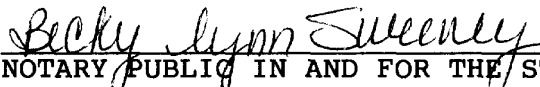
4. I also know from my own personal knowledge that Janet E. Olson is not in the military service of the United States of

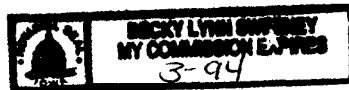
America, nor is she entitled to any of the privileges under the provisions of said Soldiers' and Sailors' Civil Relief Act of 1940, and that she is not now a minor nor confined in any penitentiary, reformatory, or any State hospital for the mentally ill or judicially adjudged to be incompetent.

Signed this 4 day of Oct, 1991.

  
\_\_\_\_\_  
DAVID L. WETSCH, PK1000004  
974 - 73rd Street, Suite 10  
Des Moines, IA 50312  
Telephone (515) 223-6000  
ATTORNEY FOR DISCOVER CARD SERVICES

Subscribed and sworn to before me this 4<sup>th</sup> day of  
October, 1991.

  
\_\_\_\_\_  
NOTARY PUBLIC IN AND FOR THE STATE  
OF IOWA



IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF IOWA

---

IN RE: :  
JANET E. OLSON, : CASE NO. L90-1873C  
Debtor. : Chapter 7  
----- :  
DISCOVER CARD SERVICES, INC., : ADVERSARY NO. L-91-0012C  
Plaintiff, :  
vs. :  
JANET E. OLSON, : AFFIDAVIT OF MAILING  
Defendant. :

---

U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF IOWA

OCT 8 1991

SARAHANA A. EVERLY, CLERK

STATE OF IOWA )  
 )ss  
COUNTY OF POLK )

I, David L. Wetsch, being first duly sworn on oath, depose and state that on the 4th day of October, 1991, I mailed a true copy of the Bill of Costs and Affidavit, copies of which are attached hereto, to the persons at the addresses set forth below:

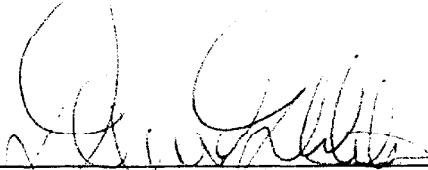
U.S. Trustee  
Northern District of Iowa  
The Center, Suite 675  
425 - 2nd Street, S.E., Box 47  
Cedar Rapids, IA 52401

Mr. David D. Mitchell  
Attorney at Law  
322 Second Street, S.W.  
Cedar Rapids, IA 52404  
Attorney for Debtor

Janet E. Olson  
1009 First Avenue, South  
Estherville, IA 51334  
Debtor


The envelopes, addressed as above and bearing sufficient postage, were deposited by me in the United States Postal System on this date.

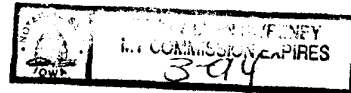
Recorded 0 of III  
page 57



DAVID L. WETSCH, #PK1000004  
974 - 73rd Street, Suite 10  
Des Moines, IA 50312  
Telephone (515) 223-6000

Subscribed and sworn to before me this 4<sup>th</sup> day of  
October, 1991.

  
NOTARY PUBLIC IN AND FOR THE STATE  
OF IOWA





Deputy Clerk

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF IOWA

---

IN RE:	:	
JANET E. OLSON,	:	CASE NO. L90-1873C
Debtor.	:	Chapter 7
-----		
DISCOVER CARD SERVICES, INC.,	:	ADVERSARY NO. L-91-0012C
Plaintiff,	:	
vs.	:	
JANET E. OLSON,	:	AFFIDAVIT
Defendant.	:	

---

STATE OF IOWA    )  
                      )ss  
COUNTY OF POLK )

I, David L. Wetsch, being first duly sworn on oath, depose and state as follows:

1. I am the attorney for Discover Card Services, Inc., the Plaintiff in an adversary proceeding filed in the United States Bankruptcy Court for the Northern District of Iowa, captioned, Discover Card Services, Inc., Plaintiff, vs. Janet E. Olson, Defendant, Adversary No. L-91-0012C.

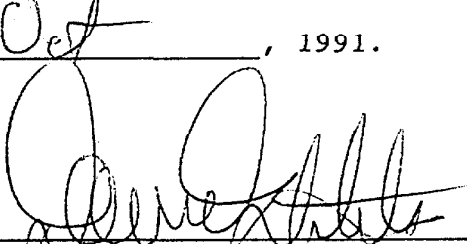
2. I have reviewed the Bill of Costs presented concurrently with this Affidavit and state from my own personal knowledge that the expenses shown on said bill are true and correct and have been necessarily incurred in the case.

3. This Affidavit is given in compliance with Title 28 U.S.C. Section 1924.

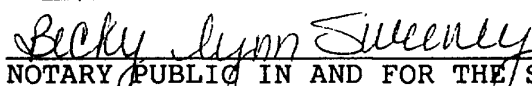
4. I also know from my own personal knowledge that Janet E. Olson is not in the military service of the United States of

America, nor is she entitled to any of the privileges under the provisions of said Soldiers' and Sailors' Civil Relief Act of 1940, and that she is not now a minor nor confined in any penitentiary, reformatory, or any State hospital for the mentally ill or judicially adjudged to be incompetent.

Signed this 4 day of Oct, 1991.

  
DAVID E. WETSCH/ PK1000004  
974 - 73rd Street, Suite 10  
Des Moines, IA 50312  
Telephone (515) 223-6000  
ATTORNEY FOR DISCOVER CARD SERVICES

Subscribed and sworn to before me this 4<sup>th</sup> day of  
October, 1991.

  
NOTARY PUBLIC IN AND FOR THE STATE  
OF IOWA



RECEIVED

JUN 22 1992

RECEIVED

JUN 25 1992

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF IOWA

-----

Discover Card Services, Inc.	:	Case Number: L90-1873-C
Plaintiff,	:	
vs	:	PARTIAL SATISFACTION
Janet E. Olson	:	OF JUDGMENT
Defendant(s).	:	

-----

FILED  
U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF IOWA

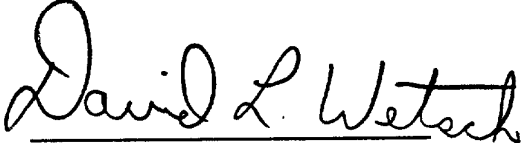
JUN 29 1992

BARBARA A. EVERLY, CLERK

Comes now the Plaintiff and partially satisfies

the above captioned judgment in the amount of \$525.00.

Dated: June 17, 1992

  
DAVID L. WETSCH #483-70-1190  
974-73rd Street, Suite 20  
Des Moines, IA 50312  
Telephone (515) 223-6000  
ATTORNEY FOR PLAINTIFF

Copy mailed to  
filing attorney

JUN 30 1992 *W*

Recorded, Vol. III  
page 54

PRAECIPE

TO THE CLERK:

DATE: June 17, 1992

United States Bankruptcy Court Northern District of Iowa

You will issue a GENERAL EXECUTION for Emmet County,  
in the case of:

PLAINTIFF

DEFENDANT

Discover Card Services, Inc.

vs  
Janet E. Olson

Case No. L90-1873-C

Date of Judgment:

Interest Rate: 10.000

Effective From: April 26, 1992

Attorney Fees: .00

Judgment for: PLAINTIFF

Judgment Amt: \$.00

Balance of Judgment: \$5,500.00

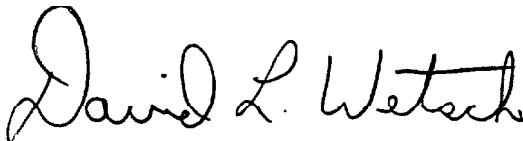
Balance of Interest: \$164.63

Court Cost Balance: \$.00

Net Balance Owed: \$5,664.63

Payment mailing information:

DAVID L. WETSCH #483-70-1190  
974 - 73rd Street, Ste. 20  
Des Moines, IA 50312  
Telephone (515) 223-6000



DAVID L. WETSCH  
Attorney for Plaintiff

AFFIDAVIT OF INTEREST DUE

Interest from \_\_\_\_\_ through \_\_\_\_\_ \$ \_\_\_\_\_

FILED  
U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF IOWA

JUN 29 1992

BARBARA A. EVERLY, CLERK

Copy mailed to  
filing attorney

JUN 30 1992 mg

Recorded Vol III  
page 54

# United States Bankruptcy Court

NORTHERN District of IOWA

In re

JANET E. OLSON

Bankruptcy Case No. L90-1873-C

Debtor

DISCOVER CARD SERVICES, INC.

Plaintiff

v. JANET E. OLSON

Adversary Proceeding No. L-91-0012-C

Defendant

## WRIT OF EXECUTION TO THE UNITED STATES MARSHAL

Name and Address of Judgment Creditor  
Discover Card Services, Inc.  
c/o David L. Wetsch, Attorney  
974 - 73rd Street, Suite 20  
Des Moines IA 50312  
(515) 223-6000

vs.

Name and Address of Judgment Debtor  
Janet E. Olson  
1009 First Avenue, South  
Estherville IA 51334

Amount of Judgment:

\$ 5,500.00 less credit of \$525.00

Clerk's Fee:

\$

Other Costs:

\$

Interest From: January 24, 1991

\$

Costs of this writ:

\$

TO THE UNITED STATES MARSHAL FOR THE NORTHERN DISTRICT OF IOWA:

You are directed to levy upon the property of the above named judgment debtor to satisfy a money judgment in accordance with the attached instructions.

### TO THE JUDGMENT DEBTOR:

You are notified that federal and state exemptions may be available to you and that you have a right to seek a court order releasing as exempt any property specified in the marshal's schedule from the levy.

Date

July 17, 1992

Clerk of the Bankruptcy Court

BARBARA A. EVERLY

### UNITED STATES MARSHAL'S RETURN

I received this writ on \_\_\_\_\_, and executed the same on \_\_\_\_\_.

(date)

(date)

United States Marshal

By:

Deputy Marshal

original to David Wetsch  
7-17-92

Recorded:  
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FILED  
U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF IOWA

NOTE: The Garnishee is required by Iowa Code Chapter 642 to return the answers on this form to the Linn County Sheriff, P.O. Box 74740, Cedar Rapids, Iowa 52407, on or before the appearance date listed below. The Sheriff is required to take answers at the time of the service, if requested to do so by the Judgment Creditor.

BARBARA A. EVERLY, CLERK

FEDERAL

~~XXXX District~~ Court  
COURT CASE # L91 0012 C  
~~XXXX~~ L90 1873 C

STATE OF IOWA :  
: ss.  
LINN COUNTY :

**NOTICE OF GARNISHMENTS  
AND INTERROGATORIES**

JUDGMENT CREDITOR

Discover Card Services, Inc

VS

JUDGMENT DEBTOR

Janet E. Olson

- ☐ Taxes  
☐ Support  
☒ Judgment  
☐ Consumer Credit  
Transaction

TO: ~~Brenton Bank & Trust Co~~ for all funds in the name of the Defendant personally or  
as garnishee and as supposed debtor of ~~held jointly with anyone else to include but not limited to~~  
Janet E. Olson Acct #0168000070

You are notified that you have been named garnishee in the above action, by virtue of an order to me directed by the clerk of US Bankruptcy Court  
for the sum of \$ 500.85 judgment and accruing costs and that you are required not to pay any non-exempt funds due or hereinafter  
to become due now till 9 25 92 (execution expires), by you to the Judgment Debtor, subject to the provisions of Chapter 642, Code  
of Iowa, any amendments thereto; and Sections 1672 and 1673 of Title 15 USC now or hereafter in your custody or control.

SEE REVERSE SIDE FOR FURTHER INSTRUCTIONS

You are further notified and requested to file full sworn answers to below questions with the Sheriff, or you may appear at the said court on  
9 1 92 to answer such interrogatories as may be asked to you, or you may be liable to pay entire judgment which said judgment creditor  
may obtain against the Judgment Debtor.

Dated Aug 11 1992

For your information, Person requesting this service is:

David L. Wetsch  
515 223 6000

Phone No.

Sheriff

DENNIS BLOME

Deputy

QUESTIONS TO BE ANSWERED BY THE GARNISHEE PER CHAPTER 642, CODE OF IOWA

Is the Judgment Debtor employed by you at this time?

☐ YES ☐ NO

Are you indebted to the Judgment Debtor, or do you owe him money or property which is not yet due?

☐ YES ☐ NO

If yes, explain \_\_\_\_\_

Do you have in your possession or under your control any property, rights or credits of the Judgment Debtor?

☐ YES ☐ NO

If yes, what is the value and description? Yes

Do you know of any debts owing the Judgment Debtor; whether due or not due; or any property, rights or  
credits belonging to him and now in the possession or under the control of others?

☐ YES ☐ NO

If yes, explain \_\_\_\_\_

Do you compensate the Judgment Debtor for any personal services in wages, salary, commission, bonus or  
otherwise, including periodic payments pursuant to a pension or retirement program?

☐ YES ☐ NO

If yes, state the amount and type of compensation reasonably anticipated to be paid Judgment Debtor  
annually \_\_\_\_\_

I delivered the copy of the NOTICE OF GARNISHMENT to the above named employee in the following  
manner: Personally ☐ In pay envelope ☐ Other ☐ Explain \_\_\_\_\_

I certify under penalty of perjury and pursuant to the laws of the state of Iowa that the preceding is true and correct.

GARNISHEE

Brenton Bank & Trust Co

DATE

8-11-92

Signature: Liz Huston

Recorded: Vol III

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# Instructions To GARNISHEE (FARMERS)

Section 642.21, subsection 1, Code of Iowa

The disposable earnings of an individual are exempt from garnishment to the extent provided by the Federal Consumer Credit Protection Act, Title III, 15 U.S.C. secs. 1671-1677. The maximum amount of an employee's gross earnings which may be garnished during any one calendar year is two hundred fifty dollars for each judgment creditor, except as provided in section 627.12 or when those gross earnings are reasonably expected to be in excess of twelve thousand dollars for that calendar year as determined from the answers taken by the Sheriff or by the court pursuant to section 642.5, subsection 4. When the employee's gross earnings are reasonably expected to be more than twelve thousand dollars, the maximum amount of those gross earnings which may be garnished during a calendar year for each creditor is as follows:

- |   |   |
|---|---|
| a. Earnings from \$12,001.00 to \$15,999.99 withhold \$400.00   | d. Earnings from \$35,000.00 to \$49,999.99 withhold \$2,000.00 |
| b. Earnings from \$16,000.00 to \$23,999.99 withhold \$800.00   | e. Earnings from \$50,000.00 and more withhold 10%              |
| c. Earnings from \$24,000.00 to \$34,999.99 withhold \$1,500.00 |   |

Any net disposable earnings remaining shall be delivered to the Linn County Sheriff, at P.O. Box 74740, Cedar Rapids, Iowa 52407. Make checks payable to the Linn County Sheriff, and include the case number and name of judgment debtor on all checks.

## COMPUTATION TABLES PER PAY PERIOD FORM From 15 U.S.C. 1673 (a) (2)

1. If the defendant - employee's net disposable earnings are less than:

- |   |  |
|---|--|
| a. \$139.50 for a WEEKLY pay period       | b. \$279.00 for a BI-WEEKLY pay period |
| c. \$302.25 for a SEMI-MONTHLY pay period | d. \$604.50 for a MONTHLY pay period   |

Pay the employee as if his pay check were not garnished. You withhold nothing.

2. If the defendant - employee's net disposable earnings are:

- |   |                  |
|---|------------------|
| a. \$139.50 to \$186.00 for a WEEKLY pay period .....       | Pay him \$139.50 |
| b. \$279.00 to \$372.00 for a BI-WEEKLY pay period .....    | Pay him \$279.00 |
| c. \$302.25 to \$403.02 for a SEMI-MONTHLY pay period ..... | Pay him \$302.25 |
| d. \$604.50 to \$805.98 for a MONTHLY pay period .....      | Pay him \$604.50 |

3. If the defendant - employee's net disposable earnings are more than:

- |   |  |
|---|--|
| a. \$186.00 for a WEEKLY pay period .....       | Pay him 75% of his disposable earnings |
| b. \$372.00 for a BI-WEEKLY pay period .....    | Pay him 75% of his disposable earnings |
| c. \$403.02 for a SEMI-MONTHLY pay period ..... | Pay him 75% of his disposable earnings |
| d. \$805.98 for a MONTHLY pay period .....      | Pay him 75% of his disposable earnings |

## EXCEPTIONS TO THE TABLES

1. If this garnishment is for STATE TAX, disregard the computation table and deliver 100% of the disposable earnings to the SHERIFF (See section 626.29, 626.31, 422.26).
2. The assignment of income concerning Child Support or unpaid alimony has priority over a garnishment or an assignment for a purpose other than the support of the dependants in the court order being enforced. See section 252 D.1.
3. If this garnishment is for support of a person, the amount retained from earnings shall be (a) where the Judgment Debtor is supporting his spouse or dependent child (other than a spouse or child with respect to whose support this garnishment is made) fifty (50) percent of the Debtor's disposable earnings each week; or (b) where the Judgment Debtor is not supporting a person as set forth in (1), sixty (60) percent of Debtor's disposable earnings each week. An additional five (5) percent of Debtor's disposable earnings shall be retained if the support being collected is more than twelve (12) weeks past due. (See 15 USCA 1673 sub. (b) (1) (2) & (c) is less restrictive than 627.11 & 627.12 CODE OF IA.
4. If the judgment being collected arises from a consumer credit transaction, you should collect no more than those amounts set forth in Section 537.5105, 1989 Code of Iowa. (Pay employee 75% of net disposable earnings, or \$186.00 per week, whichever is greater.)

642.22 VALIDITY OF GARNISHMENT NOTICE. 1. A notice of garnishment served upon a garnishee is effective without serving another notice until the earliest of the following:

- A. The annual maximum permitted to be garnished under section 642.21 has been withheld.
- B. The writ of execution expires.
- C. The judgment is satisfied.
- D. The garnishee is served with a notice that the garnishment shall cease.

2. A supervised financial organization, as defined in section 537.1301, subsection 41, which is garnished for an account of a defendant, after paying the sheriff any amounts then in the account, shall monitor the account for any additional amounts at least monthly while the garnishment notice is effective.

## RETURN OF SERVICE

## FOR OFFICE USE ONLY

I hereby certify I served notice of garnishment on garnishee on \_\_\_\_\_ by informing \_\_\_\_\_ that the garnishee was attached as garnishee by delivering to him a written notice of which the above and foregoing is a true copy in Linn County, Iowa.

I also left the "Notice of Garnishment" with the employer for delivery to judgment debtor ☐ Yes ☐ No

Sheriff

Dennis H. Blome

Deputy \_\_\_\_\_



# United States Bankruptcy Court

NORTHERN District of IOWA

RECEIVED  
JUL 17 1992  
CLERK OF THE BANKRUPTCY COURT  
JUL 17 1992  
11:53

In re

JANET E. OLSON

Bankruptcy Case No. L90-1873-C

Debtor

DISCOVER CARD SERVICES, INC.

Plaintiff

v. JANET E. OLSON

Defendant

Adversary Proceeding L91-012-C

REC'D  
92 AUG 10 AM 8:10  
DENNIS H. BLOM  
SHERIFF  
LINN COUNTY, IOWA

## WRIT OF EXECUTION TO THE UNITED STATES MARSHAL

Name and Address of Judgment Creditor  
Discover Card Services, Inc.  
c/o David L. Wetsch, Attorney  
974 - 73rd Street, Suite 20  
Des Moines IA 50312  
(515) 223-6000

vs.

Name and Address of Judgment Debtor  
Janet E. Olson  
1009 First Avenue, South  
Estherville IA 51334

Amount of Judgment:

\$ 5,500.00 less credit of \$525.00

Clerk's Fee:

\$ \_\_\_\_\_

Other Costs:

\$ \_\_\_\_\_

Interest From: January 24, 1991

\$ \_\_\_\_\_

Costs of this writ:

\$ \_\_\_\_\_

TO THE UNITED STATES MARSHAL FOR THE NORTHERN DISTRICT OF IOWA:

You are directed to levy upon the property of the above named judgment debtor to satisfy a money judgment in accordance with the attached instructions.

### TO THE JUDGMENT DEBTOR:

You are notified that federal and state exemptions may be available to you and that you have a right to seek a court order releasing as exempt any property specified in the marshal's schedule from the levy.

Date:

July 17, 1992

Clerk of the Bankruptcy Court

BARBARA A. EVERLY

### UNITED STATES MARSHAL'S RETURN

I received this writ on \_\_\_\_\_, and executed the same on \_\_\_\_\_.  
(date) (date)

United States Marshal

By:

Deputy Marshal

# United States Bankruptcy Court

NORTHERN District of IOWA

RECEIVED  
JUL 23 11:53  
DENNIS H. BLONK  
SHERIFF  
JACKSON COUNTY, IOWA

In re

JANET E. OLSON

Bankruptcy Case No. L90-1873-C

Debtor

DISCOVER CARD SERVICES, INC.

Plaintiff

v. JANET E. OLSON

Adversary Proceeding No. L-91-0012-C

Defendant

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974 - 73rd Street, Suite 20  
Des Moines IA 50312  
(515) 223-6000

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Clerk's Fee:

\$

Other Costs:

\$

Interest From: January 24 1991

\$

Costs of this writ:

\$

vs.

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Janet E. Olson  
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Escherville IA 51334

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Date

July 17, 1992  
Barbara A. Everly  
Clerk of the Bankruptcy Court

BARBARA A. EVERLY

### UNITED STATES MARSHAL'S RETURN

I received this writ on \_\_\_\_\_, and executed the same on \_\_\_\_\_  
(date) (date)

United States Marshal

By:

Deputy Marshal

AO 828  
(Rev. 4/91)

RECEIPT FOR PAYMENT  
UNITED STATES BANKRUPTCY COURT

512769

FILE  
296  
110

MERCHANT NATIONAL BANK  
CEDAR

RECEIVED FROM:

Linn County Sheriff  
PO Box 4844  
Cedar Rapids, IA

Case Number or other Reference

L-90-01873C - Adv. L-91-0012C

	Fund #	Amount
Registry Funds	-	17457
Deposit Funds	6855--	
Filing Fees	068900	
Forfeitures of Unclaimed Monies	106000	
Interest Deposits to U.S.	143500	
Copy Fees	322350	
Miscellaneous Fees	322360	
Recovery - Court Costs	322380	
Recoveries Stand Trustee	322381	
U.S. Trustee System Fund	507310	
Crime Victims Fund	504100	
Filings Spec. Acct.	510000	
Registry Admin. Acct.	510100	
Total		17457

\*Last two digits same as last two digits of DO symbol  
Checks and drafts are accepted subject to collection and full credit will only be given when the check or draft has been accepted by the financial institution on which it was drawn.

Registry Checking

DATE	CASH	CHECK	M.O.	CREDIT
8-25-92		X		

DEPUTY CLERK:

RN

CASE NO. 0105869208-L 0910012C  
DOCKET NO.  
PLTF: DISCOVER CARD SERV INC  
PAY  
TO THE ORDER OF:  
CLERK OF BANKRUPTCY CRT

DATE 08/20/92  
CHECK NO. 035382

AMOUNT \$174.57

DEFT: OLSON, JANET E

LINN COUNTY SHERIFF  
DENNIS H. BLOME  
P.O. BOX 4844  
CEDAR RAPIDS, IOWA 52407

VOID AFTER 60 DAYS

Vol-III  
Pg. 54  
42-1  
739

# CARB-OUT

DE LUXE CHECK PRINTERS, INC.

DOUBLE VOUCHER

CLERK UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF IOWA

219

Sept. 1 1992

X<sup>47-1</sup>  
7390

PAY TO THE ORDER OF DAVID L. WEISCH, ATTORNEY FOR DISCOVER CARD SERVICES, INC. \$ 174.57

ONE HUNDRED SEVENTY-FOUR and 57/100 DOLLARS

**Merchants National Bank**  
Cedar Rapids, Iowa 52401  
Per Court Order 9-19-91



*Theresa M. Kula*

THERESA M. KULA  
Deputy Clerk

⑈000219⑈ ⑆073900014⑆ 121287072⑈

DELUXE CHECK PRINTERS

CLERK UNITED STATES  
BANKRUPTCY COURT

DETACH AND RETAIN THIS STATEMENT  
THE ATTACHED CHECK IS IN PAYMENT OF ITEMS DESCRIBED BELOW.  
IF NOT CORRECT PLEASE NOTIFY US PROMPTLY. NO RECEIPT DESIRED.

DELUXE - FORM DVC-2 V-7

RE: DISCOVER CARD SERVICES, INC. vs. JANET E. OLSON  
ADV. NO. L91-0012C

Garnishment of Janet E. Olson pursuant to judgment entered by this  
Court on 9-19-91. Funds receipted for on 8/25/92.

COL III  
Pg. 54

RECEIVED

OCT 25 1993

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF IOWA

FILED  
U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF IOWA

OCT 25 1993

BARBARA A. EVERLY, CLERK

IN RE:  
Janet E. Olson,  
Debtor,

CASE NO: L90-1873C  
Chapter 7

DISCOVER CARD SERVICES, INC., :

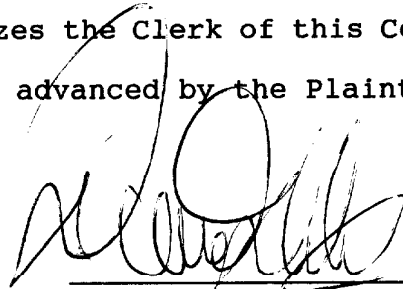
RELEASE AND SATISFACTION  
OF JUDGMENT

Plaintiff,  
vs  
Janet E. Olson  
Defendant(s).

Comes now the Plaintiff in the above matter and hereby satisfies the judgment in full, including all court costs and interest.

The undersigned further authorizes the Clerk of this Court to sign out on the Docket for all costs advanced by the Plaintiff or the undersigned counsel.

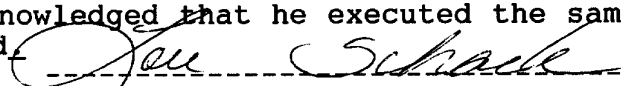
Date: October 18, 1993



DAVID L. WETSCH  
974-73rd Street, Suite 20  
Des Moines, IA 50312  
Telephone (515) 223-6000  
ATTORNEY FOR PLAINTIFF

STATE OF IOWA )  
 ) ss  
COUNTY OF POLK )

On this 20 day of OCT, 1993, before me, the undersigned, a Notary Public in and for the State of Iowa, personally appeared David L. Wetsch, to me known to be the identical person named in and who executed the foregoing instrument for the Plaintiff and acknowledged that he executed the same and his voluntary act and deed.

  
NOTARY PUBLIC IN AND FOR THE STATE  
OF IOWA

Recorded:

U o l III

page 54

Copy mailed to  
filing attorney

OCT 26 1993 *mg*